IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| A liention Serial No | |
|--|-----------------------|
| Application Serial NoFiling Date | September 28, 2000 |
| Filing Date | Arnold N Blinn et al. |
| Inventor | 3624 |
| Group Art Unit | D-41 T-11.L |
| Examiner | Patel, Jagoish |
| Attorney's Docket No. | |
| Confirmation No | 8910 |
| Title: Method and System for Restricting the Usage of Payment Accounts | |
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RESPONSE TO OFFICE ACTION DATED MAY 19, 2005

To:

Commissioner for Patents

PO Box 1450

Alexandria, Virginia 22313-1450

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From:

Daniel T. McGinnity (Tel. 509-324-9256 x259; Fax 509-323-8979)

Customer No. 22801

This a response to the Final Office Action dated May 19, 2005, for which the three-month shortened period for response expires on August 19, 2005. Favorable consideration is respectfully requested.

Claims Listing begins on page 2 of this paper.

Remarks begin on page 7 of this paper.